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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537

Filing Date: January 14, 2000

Art Unit: 3624

Examiner: Campen

Inventor: Wilson

Title: SPENDING VEHICLES FOR
PAYMENTS

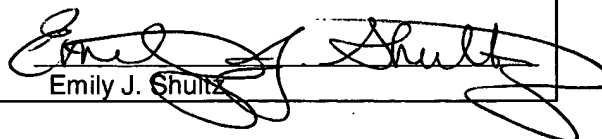
Attorney BLO1565-002
Docket:

AMENDMENT TO
PATENT APPLICATION

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: December 28, 2005

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Emily J. Shultz

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed on attached Form PTO/SB/08A.

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The particular document identified on attached Form PTO/SB/08A has been provided for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality, if any, to the examination of the above-identified application. The listed document relates to life insurance and does not relate to spending vehicles for government payments and therefore, is not believed to have any bearing whatsoever on the patentability of the present invention. The listed document is being disclosed because it was cited in Applicant's co-pending Application Serial Number 09/354,870. Other references cited in co-pending Application Serial Number 09/354,870 have been cited in Information Disclosure Statements submitted previously.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with the duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of a Notice of Allowance.

This Information Disclosure Statement is accompanied by a fee as required by 37 C.F.R. 1.97(c) in the amount of \$180.00 as set forth in 37 C.F.R. 1.17(p).

Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: 12/28/2005

By: Carol G. Stovsky

Carol G. Stovsky
Registration No.: 42,171
Standley Law Group LLP
495 Metro Place South, Suite 210
Dublin, Ohio 43017-5315
Tel.: 614-792-5555
Fax: 614-792-5536

